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Sent: Sunday, March 27, 2011 7:59 PM
To: Hanchett, James (DPH)
Subject: Annual Enrollment April 8 – May 9 for Changes Effective July 1, 2011

**Annual Enrollment
April 8 – May 9
For Changes Effective July 1, 2011**

Annual enrollment time will soon be here, and most state employees must review their benefit options and choose a health plan. During this year's annual enrollment, there are three important things for you to remember:

- ✪ Re-enrollment in health insurance is required for all employees who live in Massachusetts and have Group Insurance Commission (GIC) health coverage
- ✪ Limited network health plan options will save you money
- ✪ Special open enrollment for dependents ages 19 to 26

Please take this opportunity to think about what you and your family need in the way of health care and other benefits. Once you choose a health plan, you **cannot** change plans until the next annual enrollment, even if your doctor or hospital leaves the health plan, unless you move out of the health plan's service area.

Health Insurance Re-enrollment Required

Active employees who live in Massachusetts and currently have GIC health insurance must **re-enroll in** (or cancel) their health insurance coverage during the annual enrollment period **using the bright green personalized health insurance re-enrollment form** you soon will receive at home with your *Benefit Decision Guide*.

If you do **not** re-enroll (or cancel) coverage, the GIC will automatically enroll you in the UniCare Community Choice Plan and you will not be eligible for the three-month premium holiday outlined below.

You do not need to re-enroll if you do not have GIC health insurance, live outside of Massachusetts, or are on direct bill for 100% of the full cost health insurance premium.

Three Month Premium Holiday

When you join (or re-enroll in) a limited network plan, you will not pay health insurance premiums for three months (August, September and October). You must be an active state employee and not be on direct bill for 100% of the full cost health insurance premium to be eligible for the premium holiday. The GIC's limited network plans are:

- Fallon Community Health Plan Direct Care
- Harvard Pilgrim Primary Choice Plan
- Health New England
- NHP Care – Neighborhood Health Plan
- Tufts Health Plan Spirit
- UniCare Community Choice Plan

Open Enrollment for Dependents Ages 19 to 26

Children, stepchildren, adopted and foster children whose coverage ended, or who were not eligible for coverage, because dependent coverage of children ended before age 26, are eligible to enroll in GIC health insurance. You now may enroll your dependent(s) during annual enrollment for coverage effective July 1, 2011. **Dependents must live in the health plan's service area unless they are full-time students.**

During annual enrollment, you may also:

- Enroll in a health plan if not already enrolled
- Apply for the buy-out option
- Apply for Long Term Disability (LTD) – *you may also do this anytime during the year*

- Apply for Optional Life Insurance or increase coverage – *you may also do this anytime during the year*
- Apply for reduced non-smoker Optional Life Insurance rates if you have Optional Life Insurance as a smoker and have been tobacco-free for at least 12 months
- Enroll in GIC Dental/Vision or change dental plans if you are eligible (*primarily Managers, Legislators, Legislative staff and certain Executive Office staff*)
- Opt in or out of pre-tax premium basic life and health insurance deductions

Be sure to read your *GIC Benefit Decision Guide* to become familiar with benefit and rate changes that become effective July 1, 2011. The guide will be mailed to your home before annual enrollment begins. Your *Benefit Decision Guide* is an overview of all GIC benefits; it is not a comprehensive plan handbook. There may be other services that you or your family may need. Contact each plan to find out details about those benefits. In addition, be sure to take advantage of these other GIC resources:

- Website – See our website for the latest annual enrollment news, annual enrollment forms, and answers to frequently asked questions. The website also includes links to all GIC plans and their provider directories: be sure to specify the health plan's full name, such as "Tufts Health Plan Spirit" or "Tufts Health Plan Navigator."
- Health Fairs – Talk with health plan representatives and get personalized information and answers to your questions at a GIC health fair. The schedule is on our website

Mark the Date! Re-enrollment and enrollment forms are due to your GIC Coordinator **no later than Monday, May 9, 2011**